EAGLE ESTIMATORS
CERTIFIED PROFESSIONAL ESTIMATORS

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FREE RESOURCE FOR PUBLIC ADJUSTERS AND RESTORATION PROFESSIONALS

The PA's Estimate Checklist

7 things every claim file needs to hold up under carrier scrutiny.

1

Complete Scope

Every Damaged System Documented

The estimate must account for every system affected: structural, mechanical, electrical, plumbing, finishes. A scope that addresses only visible damage will be challenged on everything left out.

2

F9 Notes

On Every Non-Standard Line Item

Access difficulty, code upgrades, specialty materials, unusual labor — all need an F9 note. No note means no justification. No justification means it gets cut.

3

Pricing Verification

Against Current Regional Rates

Xactimate pricing is a starting point, not a ceiling. If local costs exceed the database price, document it. Attach supplier quotes or subcontractor bids. Unsupported pricing is the easiest thing for a carrier to reduce.

4

Photo Cross-References

For Major Line Items

Every significant damage item should be traceable to a photo. Note which photo supports which line item. If the line item isn't visible in documentation, expect it to be disputed.

5

Code Upgrade Documentation

Cite the Specific Code Section

If the repair triggers code compliance requirements, document the specific code section. Code upgrades are frequently denied when the regulatory basis isn't cited.

6

General Conditions Line Items

Permits, Dumpsters, Temporary Protection and More

Permits, dumpsters, temporary protection, site cleanup, and project management are commonly omitted and consistently challenged. Document each with justification for why it applies to this specific loss.

7

Carrier Estimate Comparison

If One Exists

If the carrier has issued an estimate, include a line-by-line comparison identifying what they omitted and why each omission is wrong. An undocumented gap is just a disagreement. A documented gap is a claim.

Every file we deliver isn't just an estimate. It's a documented position built to hold under scrutiny.